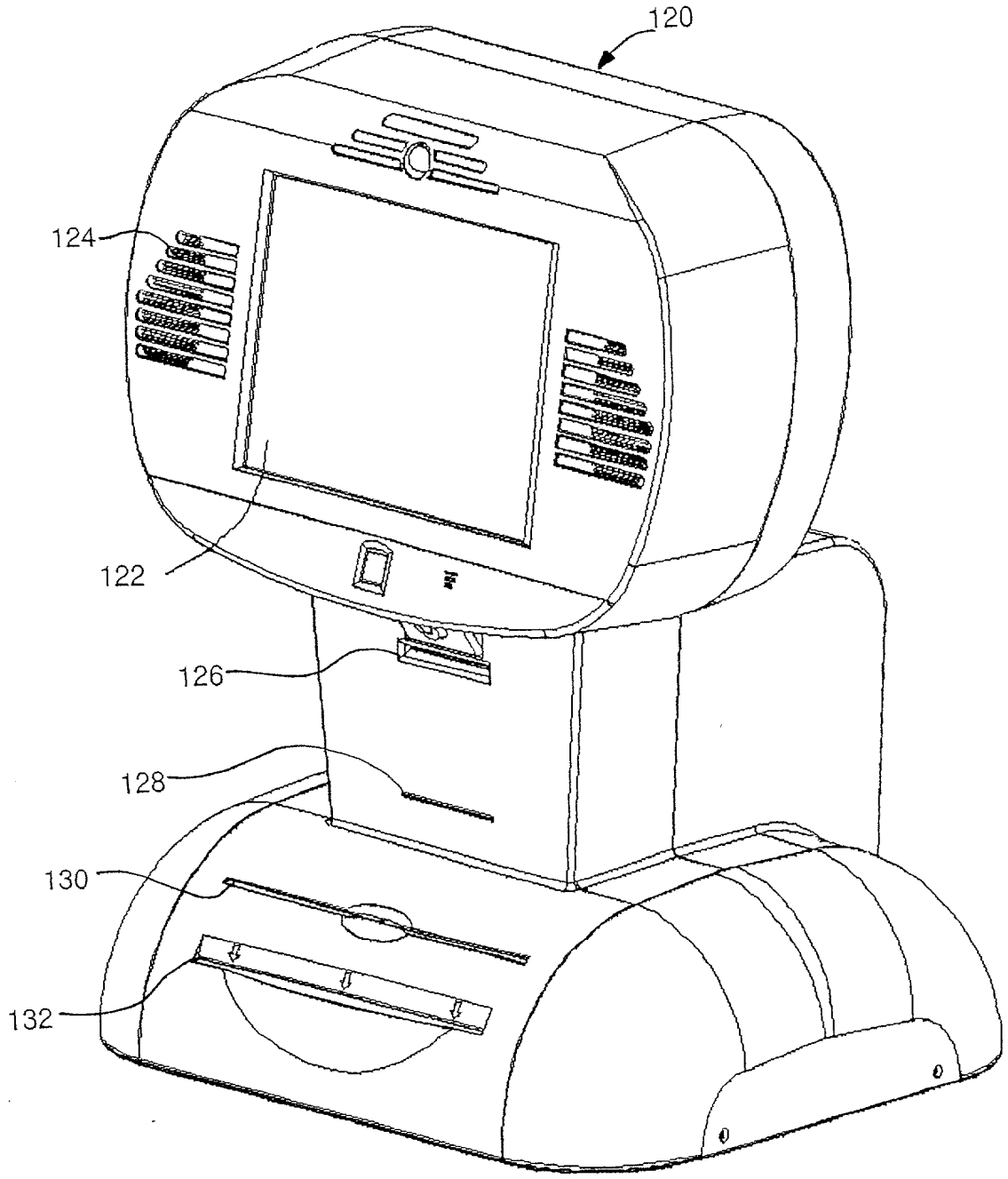


Fig. 1A

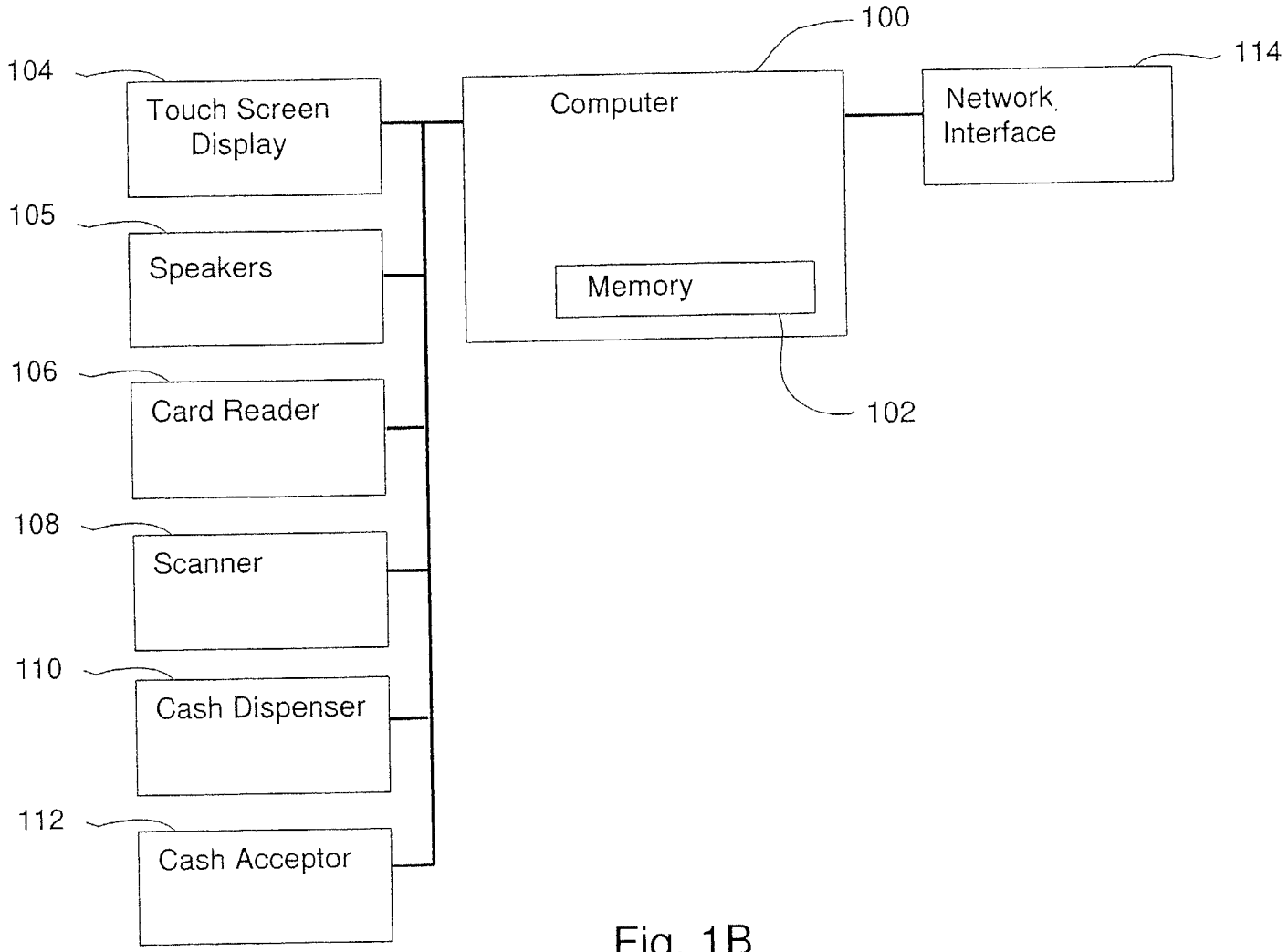
100
114
104
Touch Screen Display
Computer
Network Interface
105
Speakers
Memory
106
Card Reader
102
108
Scanner
110
Cash Dispenser
112
Cash Acceptor

Fig. 1B

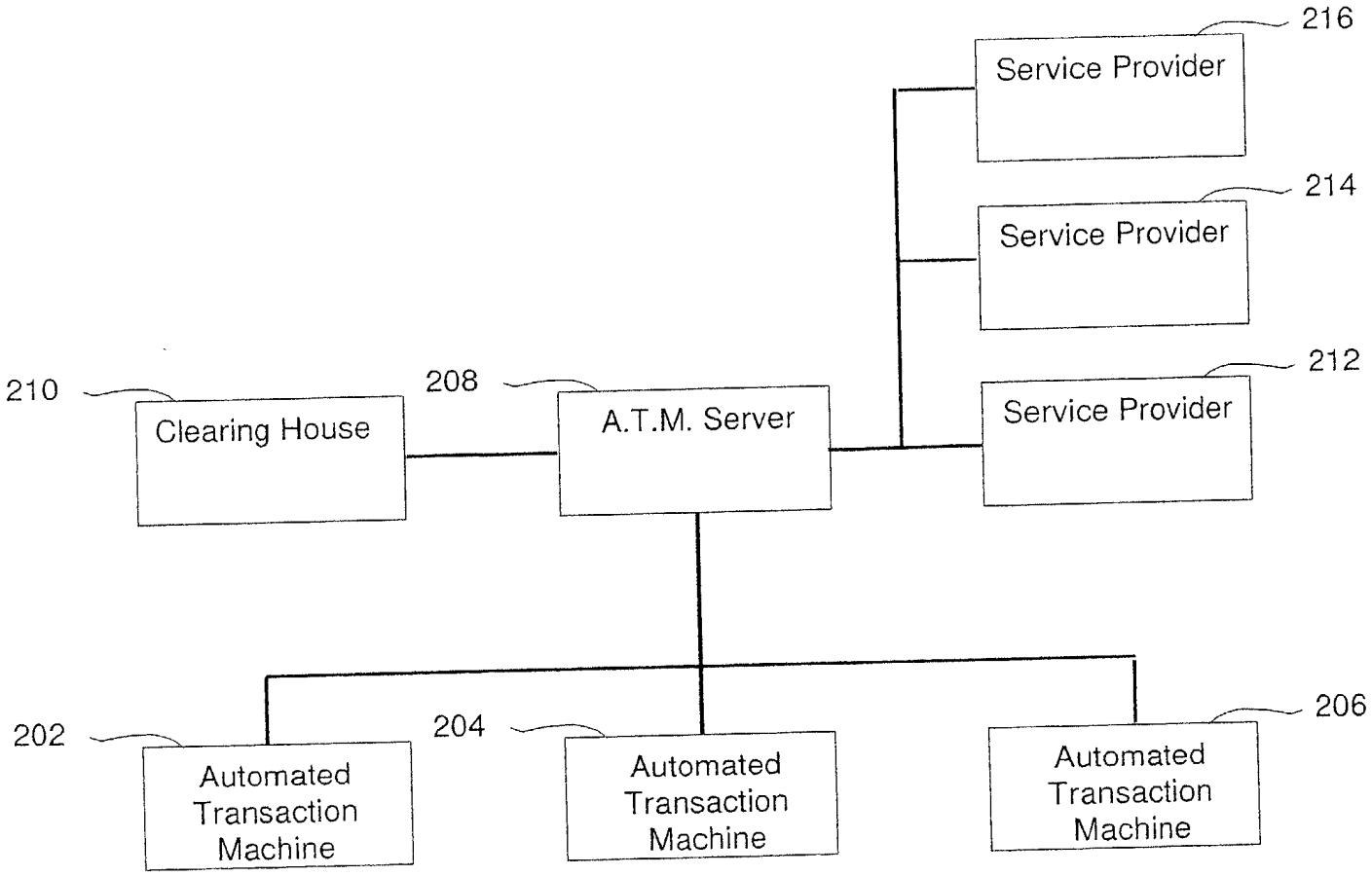
216
Service Provider
214
Service Provider
212
Service Provider
210
Clearing House
208
A.T.M. Server
202
Automated Transaction Machine
204
Automated Transaction Machine
206
Automated Transaction Machine

Fig. 2

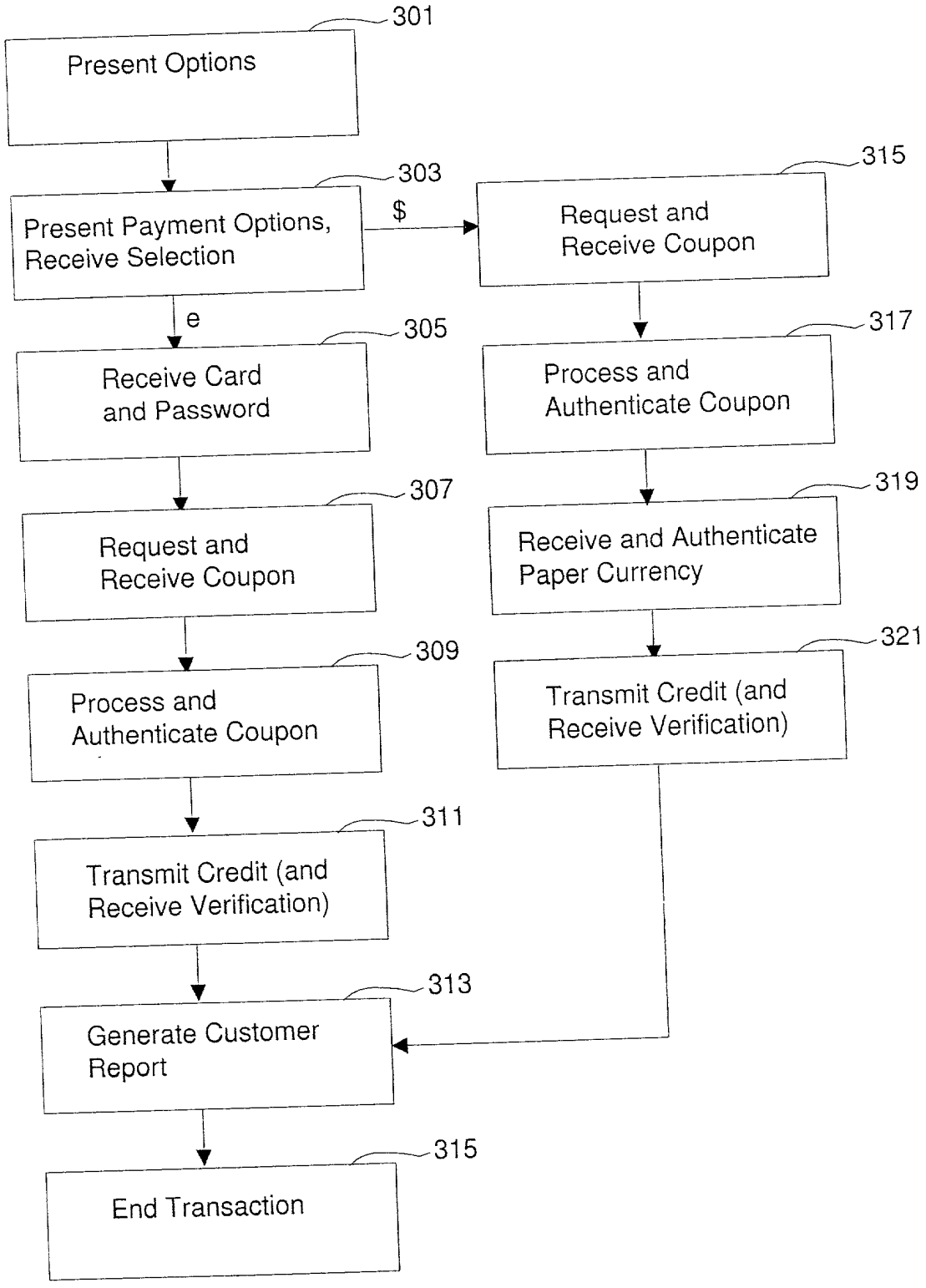
301
Present Options
303
Present Payment Options, Receive Selection
$
315
Request and Receive Coupon
e
305
Receive Card and Password
317
Process and Authenticate Coupon
307
Request and Receive Coupon
319
Receive and Authenticate Paper Currency
309
Process and Authenticate Coupon
321
Transmit Credit (and Receive Verification)
311
Transmit Credit (and Receive Verification)
313
Generate Customer Report
315
End Transaction

Fig. 3A

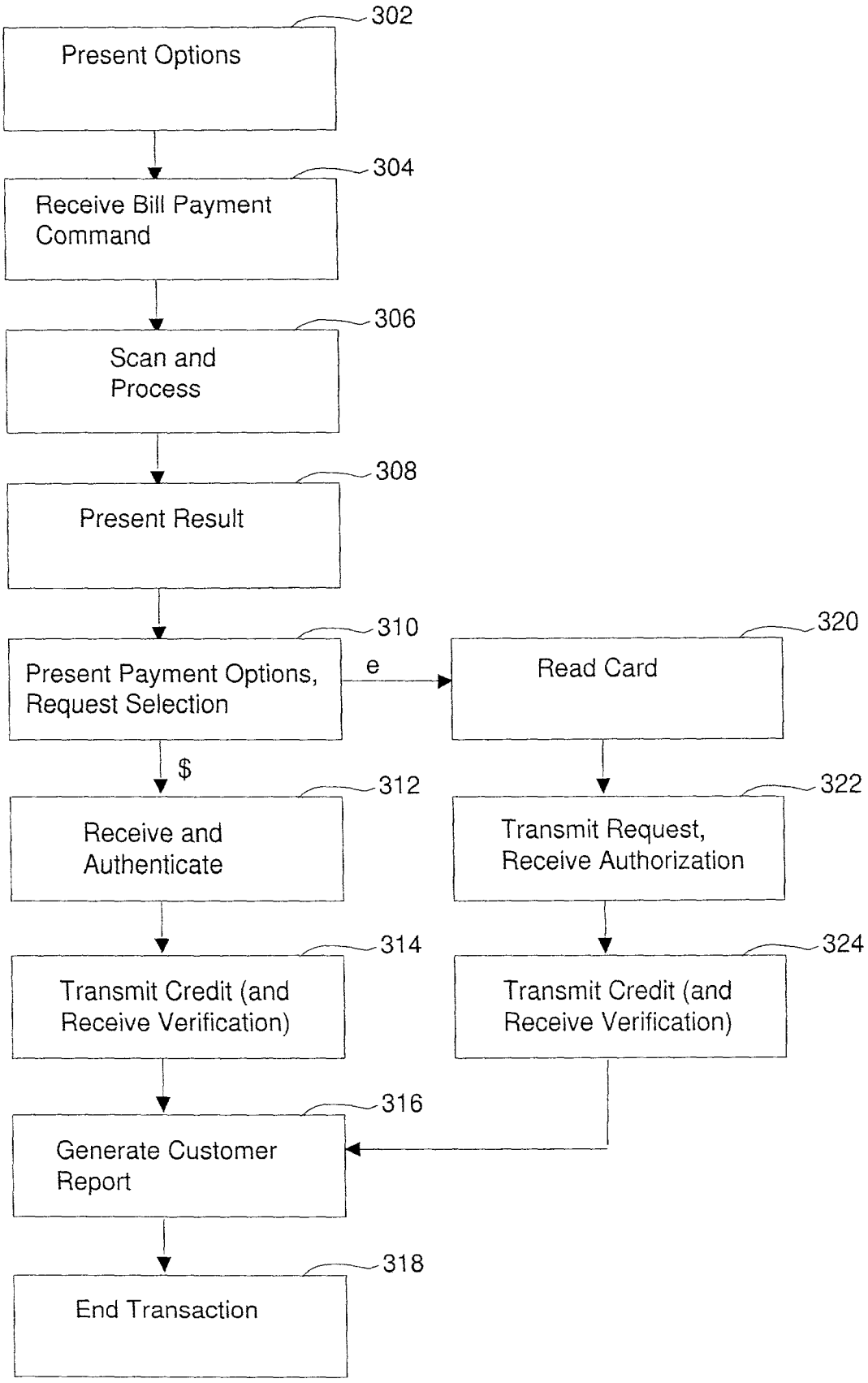
302
Present Options
304
Receive Bill Payment Command
306
Scan and Process
308
Present Result
310
Present Payment Options, Request Selection
e
320
Read Card
$
312
Receive and Authenticate
322
Transmit Request, Receive Authorization
314
Transmit Credit (and Receive Verification)
324
Transmit Credit (and Receive Verification)
316
Generate Customer Report
318
End Transaction

Fig. 3B

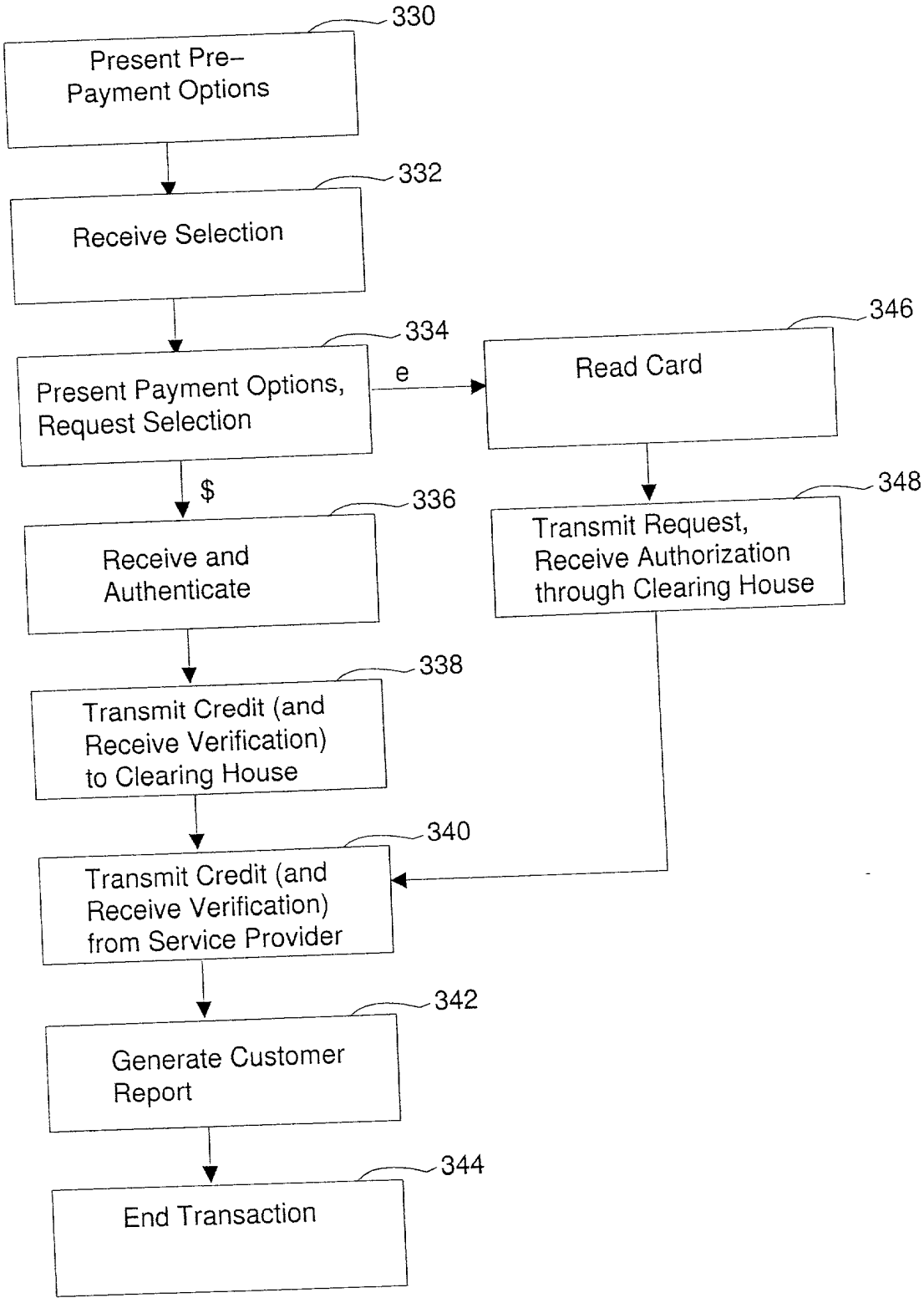
330
Present Pre-Payment Options
332
Receive Selection
334
Present Payment Options, Request Selection
e
346
Read Card
$
336
Receive and Authenticate
348
Transmit Request, Receive Authorization through Clearing House
338
Transmit Credit (and Receive Verification) to Clearing House
340
Transmit Credit (and Receive Verification) from Service Provider
342
Generate Customer Report
344
End Transaction

Fig. 3C

Bill Pay

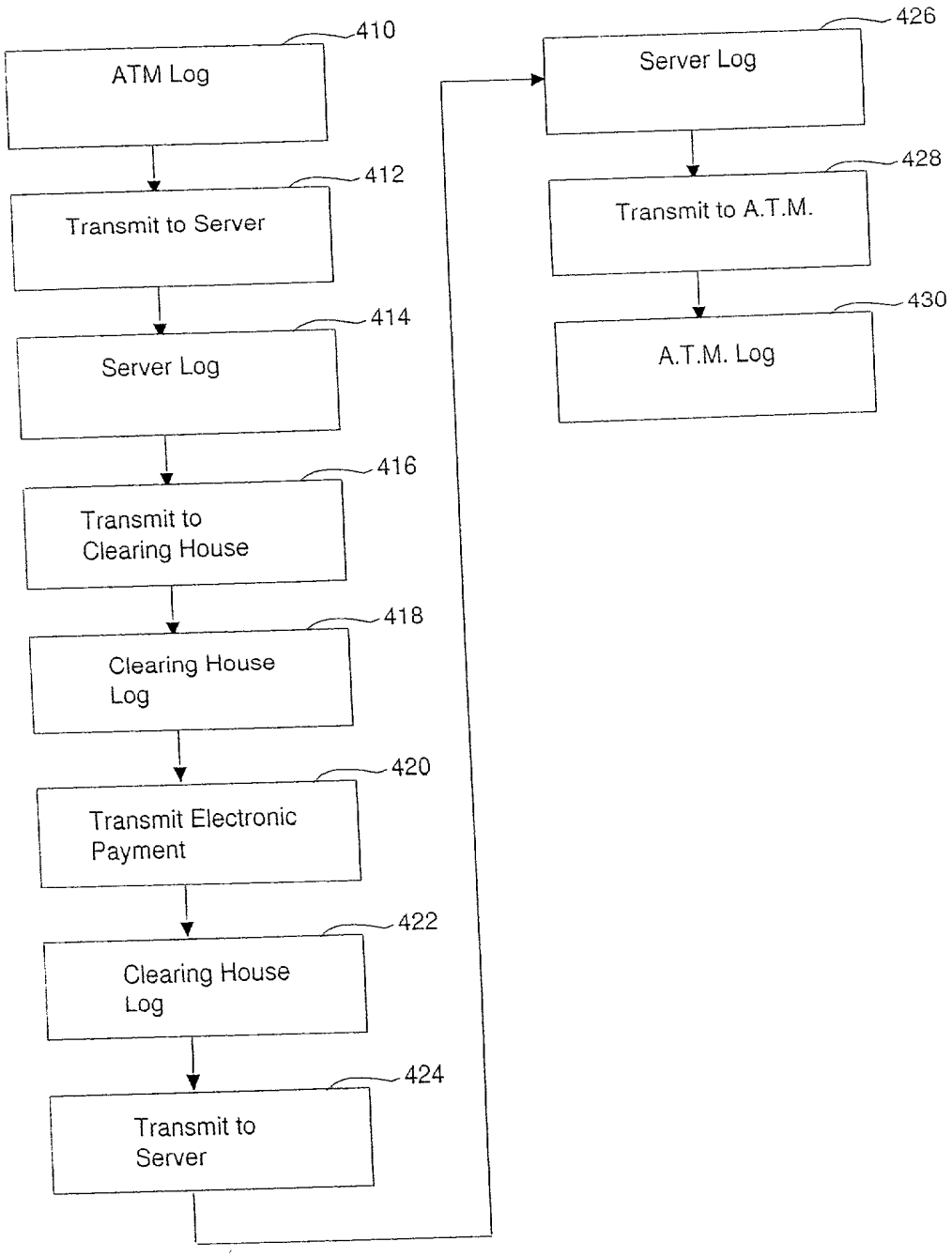


Fig. 4A

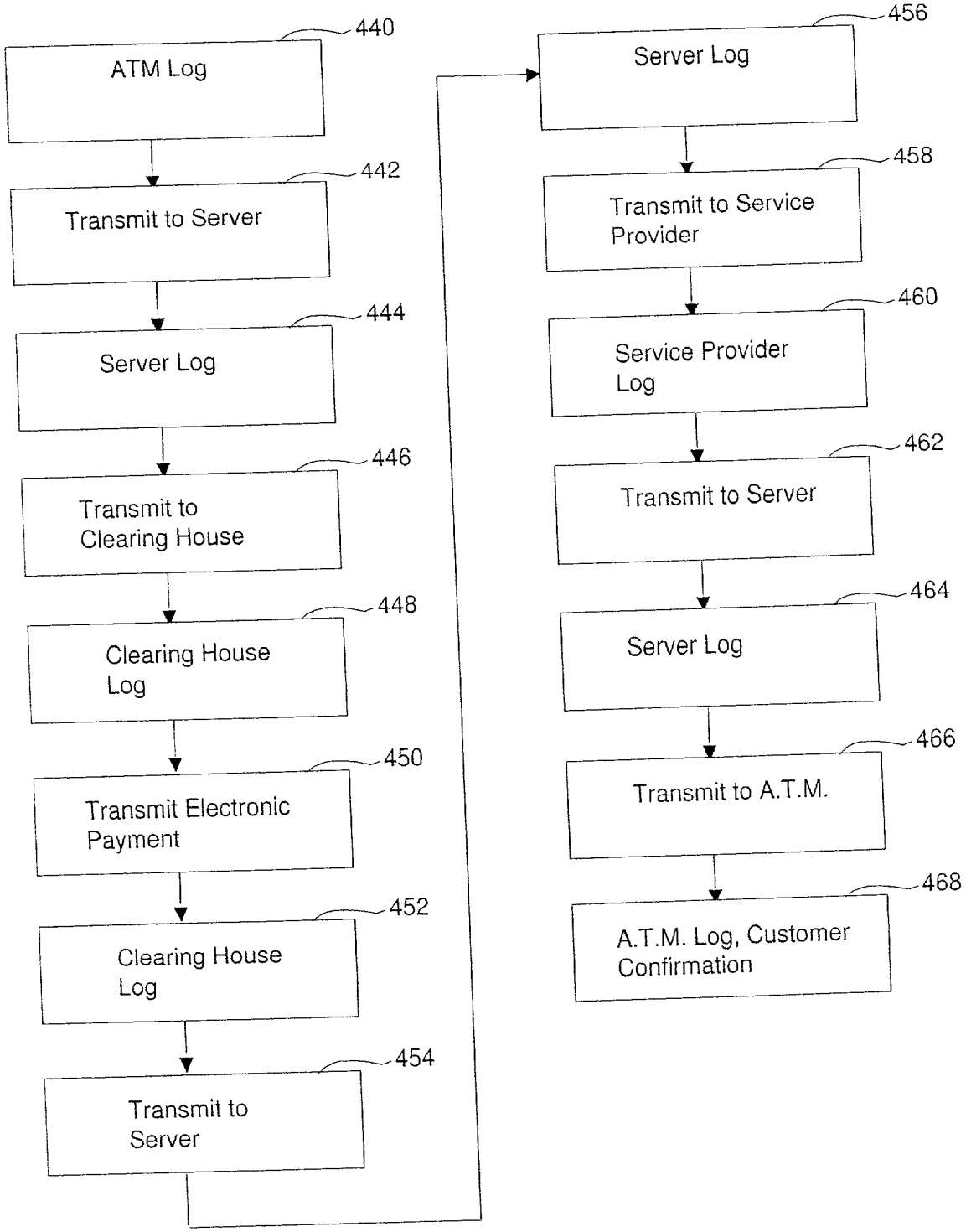
Pre-Pay
440
ATM Log
442
Transmit to Server
444
Server Log
446
Transmit to Clearing House
448
Clearing House Log
450
Transmit Electronic Payment
452
Clearing House Log
454
Transmit to Server
456
Server Log
458
Transmit to Service Provider
460
Service Provider Log
462
Transmit to Server
464
Server Log
466
Transmit to A.T.M.
468
A.T.M. Log, Customer Confirmation

Fig. 4B

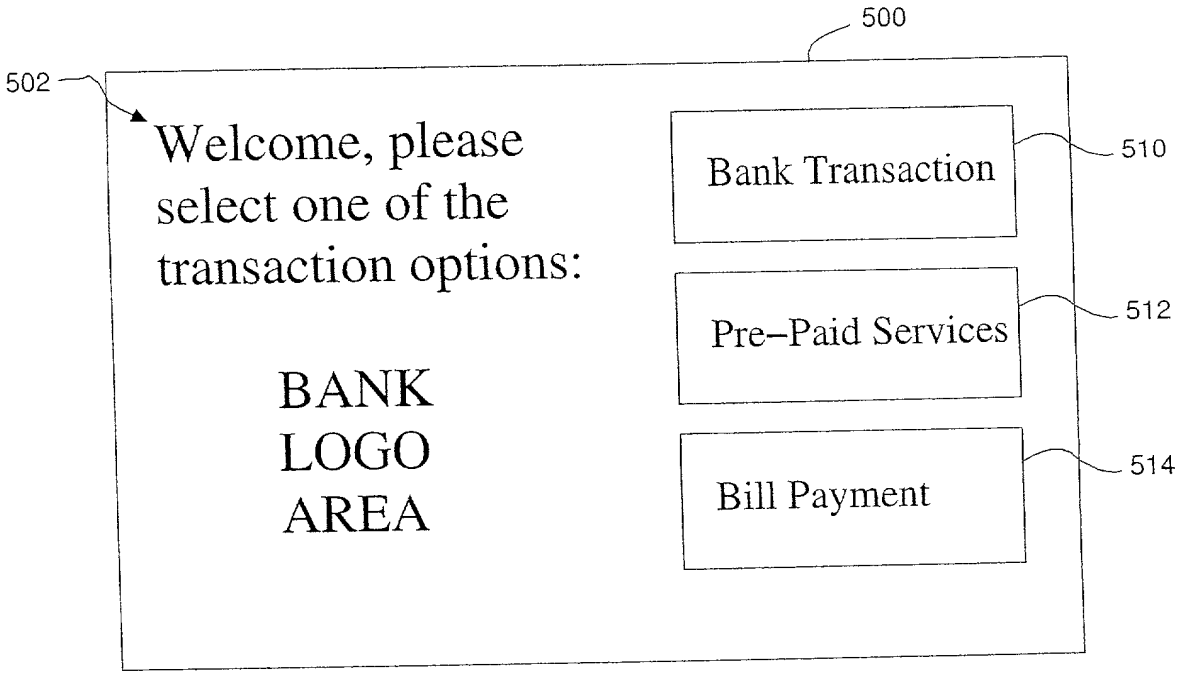
500
502
Welcome, please select one of the transaction options:
BANK LOGO AREA
Bank Transaction
510
Pre–Paid Services
512
Bill Payment
514

Fig. 5

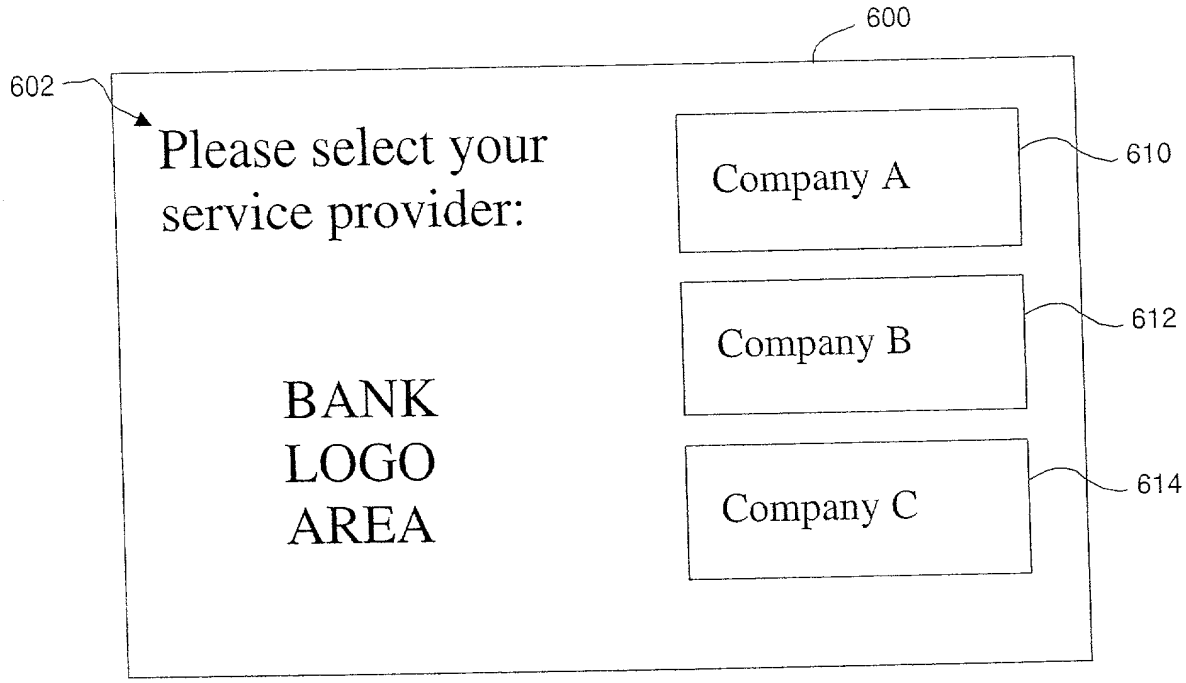
600
602
Please select your service provider:
BANK LOGO AREA
Company A
610
Company B
612
Company C
614

Fig. 6